

Form 185 – ntc13plnafater

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-14015-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peter Tichy  
20 Hudson Avenue  
Ridgefield Park, NJ 07660

Social Security No.:

xxx-xx-7577

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 25, 2024.

On 3/5/2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: April 10, 2025  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 6, 2025  
JAN: mlc

Jeanne Naughton  
Clerk

In re:  
Peter Tichy  
Debtor

Case No. 24-14015-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 06, 2025

Form ID: 185

Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2025:**

Recip ID	Recipient Name and Address
db	+ Peter Tichy, 20 Hudson Avenue, Ridgefield Park, NJ 07660-1732
r	+ Robert Sivori, Keller Williams Prosperity Realty, 1700 Route 23, Suite 300, Wayne, NJ 07470-7537
520429391	+ Cardinal Financial Company, Limited Partnership, Service Mac, LLC, 9726 Old Bailes Road, Fort Mill, SC 29707-7540
520429392	+ Cardinal Financial Company, Limited Partnership, Service Mac, LLC, 9726 Old Bailes Road, Fort Mill, SC 29707, Cardinal Financial Company, Limited Part Service Mac, LLC 29707-7540
520230632	McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1S, Iselin, NJ 08830

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 06 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 06 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520231518	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 06 2025 21:28:00	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520232570	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 06 2025 21:29:28	Ally Capital Department, Att: AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520248534	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 06 2025 21:28:29	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520230617	+ Email/Text: ally@ebn.phinsolutions.com	Mar 06 2025 20:55:00	Ally Financial Inc., P.O. Box 380901, Bloomington, MN 55438-0901
520268221	Email/PDF: bncnotices@becket-lee.com	Mar 06 2025 21:11:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520253723	+ Email/Text: bkfilings@zwickerpc.com	Mar 06 2025 20:57:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
520230618	Email/PDF: bncnotices@becket-lee.com	Mar 06 2025 21:28:05	American Express, N.A., P.O. Box 7871, Fort Lauderdale, FL 33329
520230619	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 06 2025 21:10:29	Capital One, Po Box 85015, Richmond, VA 23285
520230620	Email/Text: bankruptcy@cavps.com	Mar 06 2025 20:56:00	Cavalry Portfolio Services, 4050 E Cotton Center Blvd., Phoenix, AZ 85040
520244725	+ Email/PDF: ebn_ais@aisinfo.com	Mar 06 2025 21:12:03	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520309075	+ Email/Text: bankruptcy@cavps.com		

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520230621	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 06 2025 20:56:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520230622	+ Email/Text: bankruptcies@crownasset.com	Mar 06 2025 21:27:31	Credit One Bank, N.A., 6801 S Cimarron Road, Las Vegas, NV 89113-2273
520230623	Email/Text: mrdiscen@discover.com	Mar 06 2025 20:56:00	Crown Asset Management, LLC, 3100 Breckinridge Blvd., Duluth, GA 30096-7605
520317101	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 06 2025 20:55:00	Discover Financial Services, Po Box 15316, Wilmington, DE 19850
520244839	+ Email/Text: mrdiscen@discover.com	Mar 06 2025 20:55:00	Cardinal Financial Company, Limited Partnership, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520307457	Email/Text: BNCnotices@dcmservices.com	Mar 06 2025 20:56:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
520230624	^ MEBN	Mar 06 2025 20:56:25	EMERGENCY PHYSICIAN SERVICES OF NJ PA, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
520230625	+ Email/Text: servicingmailhub@flagstar.com	Mar 06 2025 20:57:00	Faloni Law Group, LLC, 425 Eagle Rock Avenue, Suite 404, Roseland, NJ 07068-1717
520230626	+ Email/Text: GSBankElectronicBankruptcyNotice@gc.com	Mar 06 2025 20:55:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520230627	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 06 2025 20:56:00	Goldman Sachs Bank USA, Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-0001
520230629	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 21:27:25	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520230630	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 21:12:03	LVNV Funding LLC, P.O. Box 10584, Greenville, SC 29603-0584
520240037	Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 21:28:05	LVNV Funding LLC, 355 S Main Street, Suite 300-D, Greenville, SC 29601-2923
520230628	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 21:11:19	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520230633	Email/Text: ml-ebn@missionlane.com	Mar 06 2025 20:55:00	Lvvn Funding Llc, Po Box 10497, Greenville, SC 29603-0497
520438939	+ Email/PDF: bankruptcy_prod@navient.com	Mar 06 2025 21:29:17	Mission Lane LLC, 101 2nd Street., Suite 350, San Francisco, CA 94105
520247755	Email/PDF: bankruptcy_prod@navient.com	Mar 06 2025 21:28:48	MOHELA, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
520230634	+ Email/PDF: bankruptcy_prod@navient.com	Mar 06 2025 21:11:17	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
520306340	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 21:27:17	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
520230635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 21:11:17	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520230636	Email/Text: signed.order@pfwattorneys.com	Mar 06 2025 20:55:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
520303039	Email/Text: bnc-quantum@quantum3group.com	Mar 06 2025 20:56:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
520230637	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 06 2025 20:55:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
			State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695

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520298821 + Email/PDF: ebn\_ais@aisinfo.com

Mar 06 2025 21:28:54 Verizon, by American InfoSource as agent, 4515  
N Santa Fe Ave, Oklahoma City, OK 73118-7901

520230638 + Email/Text: bkfilings@zwickerpc.com

Mar 06 2025 20:57:00 Zwicker & Associates, P.C., 1020 Laurel Oak  
Road, Suite 303, Voorhees, NJ 08043-3518

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520230631	*+	LVNV Funding LLC., P.O. Box 10584, Greenville, SC 29603-0584

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Peter Tichy dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;dwoody@scura.com;vduarte@scura.com
Denise E. Carlon	on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jamal J Romero	on behalf of Debtor Peter Tichy jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com
Laura M. Egerman	on behalf of Creditor Cardinal Financial Company Limited Partnership laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor Peter Tichy pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com;vduarte@scura.com
Thomas James Swan	on behalf of Creditor NJ Division Of Taxation thomas.swan@law.njoag.gov
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8